

Form 132 – 13sum

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 22-15609-ABA
Chapter: 13
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

William A. Spence
410 Snow Fox Lane
Egg Harbor Township, NJ 08234

Sontay L. Spence
aka Sontay L. Warner
410 Snow Fox Lane
Egg Harbor Township, NJ 08234

Social Security No.:

xxx-xx-6338

xxx-xx-1401

Employer's Tax I.D. No.:

NOTICE OF HEARING ON CONFIRMATION OF PLAN

Date: 10/26/22
Time: 09:00 AM
Location: Courtroom 4B, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street,
Camden, NJ 08101-2067

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.

A copy of the Plan will follow this notice.

Dated: September 26, 2022

JAN: kvr

Jeanne Naughton
Clerk, U. S. Bankruptcy Court

In re:
William A. Spence
Sontay L. Spence
Debtors

Case No. 22-15609-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Sep 26, 2022

User: admin
Form ID: 132

Page 1 of 3
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 28, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ William A. Spence, Sontay L. Spence, 410 Snow Fox Lane, Egg Harbor Township, NJ 08234-8014
cr	+ Jersey Shore Federal Credit Union, c/o Saldutti Law Group, 1040 North Kings Highway, Suite 100, Cherry Hill, NJ 08034-1925
519658917	+ Carmax, PO Box 6045, Carol Stream IL 60197-6045
519671601	+ Denise Carlon Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
519684102	+ Jersey Shore Federal Credit Union, c/o Saldutti Law Group, 1040 Kings Highway N., Suite 100, Cherry Hill, NJ 08034-1925
519658923	+ Loan Depot, PO Box 251612, Plano TX 75025-1510
519658926	+ Mariner Finance, PO Box 44490, Nottingham MD 21236-6490
519696260	+ Morton & Craig, LLC, 110 Marter Avenue, Suite 301, Moorestown, NJ 08057-3125
519658927	NJ Division of Taxation, 3 John Fitch Way 5th floor, Trenton NJ 08611
519682448	+ Saldutti Law Group, Rebecca K. McDowell, Esq., 1040 N. Kings Highway, Ste 100, Cherry Hill, New Jersey 08034-1925
519658930	+ South Jersey Gas, PO Box 6091, Bellmawr NJ 08099-6091
519658931	+ Trinity Solar, 133 Gaither Dr, Mount Laurel NJ 08054-1710
519658934	+ Westgate, 5601 Windhover Dr, Orlando FL 32819-7936

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 26 2022 20:24:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Sep 26 2022 20:24:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Sep 26 2022 20:31:49	Exeter Finance LLC f/k/a Exeter Finance Corp., 4515 N. Santa Fe Avenue, Dept. APS, Oklahoma City, OK 73118-7901
519658916	+ Email/Text: bankruptcy@pepcoholdings.com	Sep 26 2022 20:24:00	Atlantic City Electric, PO Box 13610, Philadelphia PA 19101-3610
519673680	+ Email/Text: bankruptcy@pepcoholdings.com	Sep 26 2022 20:24:00	Atlantic City Electric Co, Bankruptcy Division, 5 Collins Drive Suite 2133, Mail Stop 84CP42, Carneys Point NJ 08069-3600
519666829	Email/Text: CAF_Bankruptcy_Department@carmax.com	Sep 26 2022 20:24:00	CarMax Auto Finance dba CarMax Business Services., 225 Chastain Meadows Court., Suite 210, Kennesaw, GA 30144
519675532	Email/Text: bnc-quantum@quantum3group.com	Sep 26 2022 20:24:00	Citibank, N.A., c/o Quantum3 Group LLC, PO Box 280, Kirkland, WA 98083-0280
519658918	+ Email/Text: bankruptcy@sw-credit.com	Sep 26 2022 20:24:00	Comcast, co Southwest Credit Systems, 4120 International Pkwy 1100, Carrollton TX 75007-1958
519658925	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 26 2022 20:31:45	Macys, DSNB, PO Box 8218, Mason OH 45040

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519696017	+ Email/PDF: acg.exeter.ebn@aisinfo.com	Sep 26 2022 20:31:49	Exeter Finance LLC, PO Box 650693, Dallas, TX 75265-0693
519662189	+ Email/PDF: acg.acg.ebn@aisinfo.com	Sep 26 2022 20:31:49	Exeter Finance LLC, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519658919	+ Email/PDF: acg.exeter.ebn@aisinfo.com	Sep 26 2022 20:31:50	Exeter Finance LLC, 2101 W John Carpenter Fwy, Irving TX 75063-3228
519658920	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Sep 26 2022 20:24:00	IRS, PO Box 7346, Philadelphia PA 19101-7346
519658922	Email/Text: assetrecovery@jerseyshorefcu.org	Sep 26 2022 20:23:00	Jersey Shore FCU, 1434 New Road, Northfield NJ 08225
519658921	+ Email/Text: mail@jenkinsclayman.com	Sep 26 2022 20:24:00	Jenkins Clayman, 412 S Whitehorse Pike, Audubon NJ 08106-1311
519679539	^ MEBN	Sep 26 2022 20:23:28	Lakeview Loan Servicing, LLC, c/o M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
519658924	+ Email/Text: camanagement@mtb.com	Sep 26 2022 20:24:00	MT Bank, 1 Fountain Pl, Buffalo NY 14203-1495
519658929	+ Email/PDF: cbp@onemainfinancial.com	Sep 26 2022 20:31:41	OneMain, PO Box 740594, Cincinnati OH 45274-0594
519673062	+ Email/PDF: cbp@onemainfinancial.com	Sep 26 2022 20:31:40	OneMain Financial Group, LLC, PO Box 3251, Evansville, IN 47731-3251
519658928	+ Email/PDF: cbp@onemainfinancial.com	Sep 26 2022 20:31:40	Onemain, PO Box 1010, Evansville IN 47706-1010
519708594	+ Email/PDF: resurgentbknofications@resurgent.com	Sep 26 2022 20:31:37	Pinnacle Service Solutions LLC, 4408 Milestrip Rd #247, Bladell, NY 14219-2553
519660240	+ Email/PDF: gecsed@recoverycorp.com	Sep 26 2022 20:31:50	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519671444	+ Email/Text: electronicbkydocs@nelnet.net	Sep 26 2022 20:24:00	US Department of Education c/o Nelnet, 121 South 13th Street, Lincoln, NE 68508-1904
519658932	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Sep 26 2022 20:24:00	US Dept of Education GLELSI, PO Box 7860, Madison WI 53707-7860
519694497	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Sep 26 2022 20:31:45	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
519658933	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Sep 26 2022 20:31:37	Wells Fargo Card Services, PO Box 14517, Des Moines IA 50306-3517

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 26, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Eric Clayman	on behalf of Joint Debtor Sontay L. Spence mail@jenkinsclayman.com JenkinsClayman@jubileebk.net
Eric Clayman	on behalf of Debtor William A. Spence mail@jenkinsclayman.com JenkinsClayman@jubileebk.net
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
John R. Morton, Jr.	on behalf of Creditor Exeter Finance LLC f/k/a Exeter Finance Corp. ecfmail@mortoncraig.com mortoncraigecef@gmail.com
Rebecca K. McDowell	on behalf of Creditor Jersey Shore Federal Credit Union rmcdowell@slgcollect.com anovoa@slgcollect.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William E. Craig	on behalf of Creditor Exeter Finance LLC f/k/a Exeter Finance Corp. ecfmail@mortoncraig.com mortoncraigecef@gmail.com

TOTAL: 9